

**IN THE CLAIMS**

1-131 (cancelled)

132. (previously presented) A self-service library terminal comprising:

a reader arranged to read identifications on books involved in library loan transactions;

a payment apparatus arranged to receive payment from a borrower; and,

a controller, wherein the controller is arranged to process signals from the reader corresponding to the identifications read by the reader, wherein the controller is arranged to interact with the payment apparatus in order to process financial transactions related to the library loan transactions, and wherein the controller is arranged to remind the borrower of the borrower's account status.

133. (Original) The self-service library terminal of claim 132 further comprising a display, wherein the controller is arranged to control the display in order to remind the borrower that a loan is a chargeable loan.

134. (Original) The self-service library terminal of claim 133 wherein the controller is arranged to control the display in order to request that the borrower pay a fee for the chargeable loan.

135. (previously presented) The self-service library terminal of claim 133 wherein the controller is arranged to control the display in order to request that the borrower pay a fee for the chargeable loan upon return of the book.

136. (Original) The self-service library terminal of claim 133 wherein the display is a monitor.

137. (Original) The self-service library terminal of claim 133 wherein the display is a printer.

138. (previously presented) The self-service library terminal of claim 132 further comprising a display, wherein the controller is arranged to control the display in order to remind the borrower of an overdue book chargeable to the borrower.

139. (previously presented) The self-service library terminal of claim 138 wherein the controller is arranged to control the display in order to remind the borrower to pay immediately for the overdue book.

140. (previously presented) The self-service library terminal of claim 138 wherein the controller is arranged to allow the borrower to continue a present loan transaction even though the borrower has not paid for overdue book.

141. (previously presented) The self-service library terminal of claim 138 wherein the controller is arranged to give the borrower the option of continuing a present loan transaction even though the borrower has not paid for an overdue book or of paying immediately for the overdue book.

142. (Original) The self-service library terminal of claim 132 further comprising a display, wherein the controller is arranged to control the display in order to remind the borrower of a hold reserved for the borrower.

143. (Original) The self-service library terminal of claim 132 further comprising a display, wherein the controller is arranged to control the display in order to remind the borrower of a fine owed by the borrower.

144. (Cancelled)

145. (previously presented) The self-service library terminal of claim 132 wherein the payment apparatus comprises a credit card reader.

146. (previously presented) The self-service library terminal of claim 132 wherein the payment apparatus comprises a debit card reader.

147. (previously presented) The self-service library terminal of claim 132 wherein the payment apparatus comprises a smart card reader.

148. (previously presented) The self-service library terminal of claim 132 wherein the payment apparatus comprises a cash receiver.

149. (Original) The self-service library terminal of claim 132 further comprising a connector, wherein the connector is arranged to couple the self-service library terminal over a link to a circulation system, and wherein the controller is arranged to store loan transactions during periods when the link to the circulation system is down so that the loan transactions can be later transferred to the circulation system.

150. (Original) The self-service library terminal of claim 132 further comprising a display, wherein the controller is arranged to control the display in order to remind the borrower of a new charge.

151. (Original) The self-service library terminal of claim 150 wherein the controller is arranged to control the display in order to remind the borrower that the borrower can accept or reject the new charge.

152. (previously presented) The self-service library terminal of claim 132 further comprising a book receiving area, wherein the controller is arranged to control the reader so as to project a visible indicator onto the book receiving area and so as to change the

visible indicator between first and second visible states.

153-182 (cancelled)

183. (previously presented) A self-service library terminal comprising:

a reader that reads identifications on books involved in library loan transactions;

a payment receiver that receives payments associated with the loan transactions; and,

a controller that processes the identifications read by the reader and the payments received by the payment receiver.

184. (previously presented) The self-service library terminal of claim 183 wherein the payment receiver comprises a cash receiver.

185. (previously presented) The self-service library terminal of claim 183 wherein the payment receiver comprises a credit card receiver.

186. (previously presented) The self-service library terminal of claim 183 wherein the payment receiver comprises a debit card receiver.

187. (previously presented) The self-service library terminal of claim 183 wherein the payment receiver comprises a smart card receiver.

188. (previously presented) The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display in order to remind the borrower that a loan is a chargeable loan.

189. (previously presented) The self-service library terminal of claim 188 wherein the controller controls the display in order to request that the borrower pay a fee for the chargeable loan.

190. (previously presented) The self-service library terminal of claim 188 wherein the controller controls the display in order to request that the borrower pay a fee for the chargeable loan upon return of the book.

191. (previously presented) The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display to remind the borrower of an overdue book chargeable to the borrower.

192. (previously presented) The self-service library terminal of claim 191 wherein the controller controls the display to remind the borrower to pay immediately for the overdue book.

193. (previously presented) The self-service library terminal of claim 191 wherein the controller allows the borrower to continue a present loan transaction even though the borrower has not paid for overdue book.

194. (previously presented) The self-service library terminal of claim 183 further comprising a display, wherein the controller controls the display to remind the borrower of a fine owed by the borrower.



195. (previously presented) The self-service library terminal of claim 183 further comprising a connector, wherein the connector is arranged to couple the self-service library terminal over a link to a circulation system, and wherein the controller is arranged to store loan transactions during periods when the link to the circulation system is down so that the loan transactions can be later transferred to the circulation system.

196. (previously presented) The self-service library terminal of claim 183 further comprising a book receiving area, wherein the controller is arranged to control the reader so as to project a visible indicator onto the book receiving area and so as to change the visible indicator between first and second visible states.

197. (previously presented) A method implemented by a self-service library terminal comprising:

reading an identification on a book involved in a library loan transaction;

reading a payment from a payment card;

processing the identification to determine an identification of the book involved in the loan transaction; and,

processing the payment in relation to the loan transaction.

198. (previously presented) The method of claim 197 wherein the reading of a payment from a payment card comprises reading a payment from a credit card.

199. (previously presented) The method of claim 197 wherein the reading of a payment from a payment card comprises reading a payment from a debit card.

200. (previously presented) The method of claim 197 wherein the reading of a payment from a payment card comprises reading a payment from a smart card.

201. (previously presented) The method of claim 197 further comprising displaying a reminder to a patron that a loan is a chargeable loan.

202. (previously presented) The method of claim 197 further comprising displaying a request that a patron pay a fee associated with the loan transaction.

203. (previously presented) The method of claim 197 displaying a request that a patron pay a fee for a chargeable loan transaction.

204. (previously presented) The method of claim 197 displaying a reminder to a patron that an overdue fine is associated with the loan transaction.

205. (previously presented) The method of claim 197 further comprising:

storing loan transactions during periods when a link between the self-service library terminal and a circulation system is down; and,

communicating the stored loan transactions to the circulation system when the link is back up.

206. (previously presented) The method of claim 197 further comprising:

projecting a visible indicator onto a book receiving area; and,

changing the visible indicator between first and second visible states.

207. (previously presented) The self-service library terminal of claim 182 wherein the payment apparatus comprises a cash receiver.

208. (previously presented) The self-service library terminal of claim 182 wherein the payment apparatus comprises a card reader.

209. (currently amended) A self-service library terminal comprising:

a reader arranged to read identifications on articles involved in library loan transactions;

a payment apparatus arranged to receive payment from a borrower for fines related to overdue articles; and,

a controller, wherein the controller is arranged to process signals from the reader corresponding to the identifications read by the reader, and wherein the controller is arranged to interact with the payment apparatus in order to process the fines related to the library loan transactions.

210. (previously presented) The self-service library terminal of claim 209 wherein the articles comprise books, and wherein the fines relate to overdue books.

211. (previously presented) The self-service library terminal of claim 209 further comprising a connector, wherein the connector is arranged to couple the self-service library terminal over a link to a circulation system, and wherein the controller is arranged to store loan transactions during periods when the link to the circulation system is down so that the loan transactions can be later transferred to the circulation system.

212. (previously presented) The self-service library terminal of claim 132 further comprising an article receiving area, wherein the controller is arranged to control the reader so as to project a visible indicator onto the article receiving area and so as to change the visible indicator between first and second visible states.